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EXAMINER	
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ART UNIT	PAPER NUMBER
2673	

DATE MAILED: 09/23/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/932,373	ANDERSON ET AL.	
	Examiner	Art Unit	
	Prabodh M Dharia	2673	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *17 August 2001*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-102* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-102* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *17 August 2001* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ ~~Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)~~ Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ ~~Notice of Informal Patent Application (PTO-152)~~
6) ☐ Other: _____.

Priority

1. Acknowledgment is made of applicant's claim for foreign priority under, 35 U.S.C. 120-121. A reference to the prior applications has been inserted as the first paragraph of the specification of this application.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 1-29, 35,37-40, 43-53,56-58,64,68,69,72-81,86-88,91-93,98,102 are rejected under 35 U.S.C. 102(e) as being anticipated by Moss et al. (5,485,370).

Regarding Claim 1, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6) based on a distributed system architecture (Col. 18, Lines 9-13, 16-18), comprising: at least one financial information server (Col. 29, Lines 1-13, Col. 28, Lines 65-67, Col. 25, Lines 56-61, Col. 26, Lines 53-59) for processing financial information requests (Col. 5, Lines 7-11, Col. 9, Lines 4-8); an identification means (Col. 19, Line 66 to Col. 20, line19) for said financial information server (Col. 29, Lines 1-13, Col. 28, Lines 65-67, Col. 25, Lines 56-61, Col. 26, Lines 53-59); at least one data server for processing requests for data (Col. 19, Line 27 to Col. 20, line19) from said financial information server (Col. 29, Lines 1-13, Col. 28, Lines 65-67, Col. 25, Lines 56-61, Col. 26, Lines 53-59); an electronic financial

information request (Col. 19, Line66 to Col. 20, Line 6) from a client comprising an identifier (Col. 19, Lines 27-37, Col. 18, line 43 to Col. 19, Line 15) for locating said financial information server (Col. 29, Lines 1-13, Col. 28, Lines 65-67, Col. 25, Lines 56-61, Col. 26, Lines 53-59); in accordance with said identification means for said financial information server (Col. 18, Line 43 to col.19, Line 15); a server for accepting said electronic financial information request (Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19) and locating said financial information server in accordance with said identification means for said financial information server (Col. 18, Line 43 to Col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19,all the checking and savings account has router information designating specific financial server serving a specific financial institution); and a communication link between said client and said financial information server, said communication link established in accordance with said identification means for said financial information server (Col. 29, Lines 1-13, Col. 28, Lines 65-67, Col. 25, Lines 56-61, Col. 26, Lines 53-59, Col. 18, Line 43 to col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19).

Regarding Claim 2, Moss et al. teaches identifier is a name for said financial information server (Col. 18, Lines 63 to Col. 19, Line 5).

Regarding Claim 3, Moss et al. teaches client and said financial information server communicate in accordance with a binary interface located in accordance with said identification means (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67).

Regarding Claim 4, Moss et al. teaches communication link between said client and said financial information server is established in accordance with said binary interface (Col. 18, Line 43 to Col. 19, Line 15, Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 5, Moss et al. teaches a system for interfacing a client to one of a plurality of financial information servers (Col. 29, Lines 1-13, Col. 18, Line 43 to Col. 19, line 15), comprising: an identifier for each one of said plurality of financial information servers (Col. 18, Line 43 to Col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19,all the checking and savings account has router information designating specific financial server serving a specific financial institution); a server for locating a financial information server in accordance with said identifiers; a financial information service request from said client; a first communication link between said client and said server for determining a location for one of said financial information servers associated with one of said identifiers (Col. 18, Line 43 to col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19,all the checking and savings account has router information designating specific financial server serving a specific financial institution, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57); and a second communication link between said client and said financial information server said communication link established in accordance with said location for said financial information server (Col. 18, Line 43 to Col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19,all the checking and savings account has router information designating specific

financial server serving a specific financial institution, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 6, Moss et al. teaches client and said financial information server communicate in accordance with a binary interface located in accordance with said identifier for said financial information server (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67).

Regarding Claim 7, Moss et al. teaches second communication link between said client and said financial information server is established in accordance with said binary interface (Col. 18, Line 43 to Col.19, Line 15, Col. 19, Lines 23-37, Col. 19, Line 50 to Col. 20, Line 19,all the checking and savings account has router information designating specific financial server serving a specific financial institution, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 8, Moss et al. teaches a method for processing financial information requests (Col. 9, lines 21-24), comprising: (a) associating a name with each of a plurality of financial information servers (Col.18, Line 43 to Col.19, Line 15); (b) generating a financial information request, said request generated by a client (Col. 18, Lines 43-62); (c) transmitting said financial information request to a name server (Col. 18, Line 63 to Col. Line 15, Col. 19, Line 65 to Col. 20, Line 19); looking up at said name server a location for one of said plurality of financial information servers (Col. 19, line 65 to Col. 19, Col. 29, lines 1-13); (d) establishing a

communication link between said client and a financial information server at said location (Col.21, Line 12 to Col. 22, Line 25).

Regarding Claim 9, Moss et al. teaches the step of establishing a communication link comprises the step of establishing a communication link in accordance with a binary interface between said client and said financial information server at said location (Col. 18, Line 43 to Col. 19, Line 15, Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 10, Moss et al. teaches financial information request includes a name for said name server (Col. 18, Lines 63 to Col. 19, Line 5, each router information identifies each financial institute by their name).

Regarding Claim 11, Moss et al. teaches financial information request includes a name for a financial information server (Col. 18, Lines 63 to Col. 19, Line 5, each router information identifies each financial institute server by their name).

Regarding Claim 12, Moss et al. teaches a system for processing financial information requests (Col. 9, lines 21-24), comprising: a plurality of financial information objects adapted for processing financial information requests (Col. 18, Lines 43-65); a plurality of clients, said clients adapted for communication with said plurality of financial information objects in accordance with a named interface for each of said plurality of financial information objects

(Col. 24, Lines 38-67); a financial information request (Col. 18, lines 43-65) from one of said plurality of clients (Col. 29, Lines 1-13), said financial information request comprising an identifier for locating a named interface for one of said plurality of financial information objects (Col. 18, Lines 43-65); a server associated with said identifier (Col. 29, Lines 1-13) for locating one of said plurality of financial information objects in accordance with said named interface (Col. 24, Lines 38-67, Col.18, Line 43 to Col. 19, Line 19) for said identifier; a communication link between said client requesting said financial information and said financial information object associated with said named interface, said communication link established in accordance with said named interface (Col. 24, Lines 38-67, Col.18, Line 43 to Col. 19, Line 19, Col. 19, Lines 65 to Col. 20, Line 18).

Regarding Claim 13, Moss et al. teaches named interface is binary (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67).

Regarding Claim 14, Moss et al. teaches financial information objects are two or more selected from the group consisting of a bill pay object, a card object, and a checking object (Col.19, Lines 38-49, Col. 18, Lines 43-62).

Regarding Claim 15, Moss et al. teaches an electronic financial information service system comprising: a first financial information server; a second financial information server (Col. 29, Lines 1-13); an interface adapted for communication with said first and second financial information server (Col. 17, Lines 10-37, Col. 18, Line 36 to Col. 19, Line 5); a third

server for locating said interface (Col. 18, Lines 34-62, Col. 19, Lines 1-15); and a client application adapted to connect to said third server to locate said interface (Col.29, Lines 1-13, Col. 18, Line 36 to Col. 19, Line 15, Col. 19, Line 65 to Col. 20, Line 19) and to communicate with said first and second financial information servers in accordance with said interface (Col. 18, Line 36 to Col. 19 Line 15).

Regarding Claim 16, Moss et al. teaches first and second financial information servers provide the same financial services (Col. 18, Lines 36-67, Col. 19, Lines 1-5).

Regarding Claim 17, Moss et al. teaches first financial information server provides data from a first financial information services provider and said second financial information server provides data from a second financial information services provider (Col. 29, Lines 1-13, Col. 18, Line 36 to Col. 19, Line 5).

Regarding Claim 18, Moss et al. teaches first financial information server and said second financial information server provide data from a first financial information services provider (Col. 17, Lines 10-25).

Regarding Claim 19, Moss et al. teaches first financial information server and said second financial information server are operational at geographically independent sites (Col. 18, Line 36 to Col. 19, Line 5).

Regarding Claim 20, Moss et al. teaches first financial information server and said second financial information server are operational at the same site (Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 21, Moss et al. teaches client application connects to said third server by naming said third server in a financial information service request (Col.18, Line 43 to Col. 19, Line 15).

Regarding Claim 22, Moss et al. teaches financial information service request comprises a financial information server name (Col. 18, Lines 43-62, each router information identifies each financial institute by their name).

Regarding Claim 23, Moss et al. teaches financial information service request comprises an identifier for a financial institution, an account number, and type of information requested (Col. 18, Lines 36-62, each router information identifies each financial institute by their name).

Regarding Claim 24, Moss et al. teaches a financial information server name in said financial information service request (Col. 18, Lines 36 to Col. 19, Line 15, Col. 21, lines 1-13, each router information identifies each financial institute by their name).

Regarding Claim 25, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications,

X.25 transactions, and telephony applications (Col. 23, Line 57 to Col. 24, Line 4, Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32).

Regarding Claim 26, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 23, Line 57 to Col. 24, Line 4, Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32).

Regarding Claim 27, Moss et al. teaches third server locates said interface in accordance with a name for said first financial information server (Col. 18, Lines 36 to Col. 19, line 15).

Regarding Claim 28, Moss et al. teaches interface is binary (Col. 19, Lines 50-65, encryption key numbers bare binary, (Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 29, Moss et al. teaches interface is text-based (Col. 15, Lines 46-64, Col. 14, line 62 to Col. 15, Line10).

Regarding Claim 35, Moss et al. teaches client application is adapted to transmit a financial information request directly to said third server (Col. 18, Line 43 to Col. 19, Line 15).

Regarding Claim 37, Moss et al. teaches client application is adapted to transmit a financial information request through a web server to said third server (Col. 29,lines 1-13, Col. 18, Line 43 to Col. 19, Line 15).

Regarding Claim 38, Gibson et al. teaches client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 39, Moss et al. teaches first financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object (Col. 2, Line 67 to Col. 3, Line 13, Col. 8, Lines 30-39, Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 40, Moss et al. teaches second financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object (Col. 2, Line 67 to Col. 3, Line 13, Col. 8, Lines 30-39, Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 43, Moss et al. teaches a second interface adapted for communication with said first financial information server (Col. 18, Lines 43 to Col. 19, Line 5).

Regarding Claim 44, Moss et al. teaches a method for obtaining financial information comprising: (a) defining an interface for communication with a first financial information server and a second financial information server (Col. 18, Line 36 to Col. 19, Line 5); (b) connecting a client application to a third server to locate said interface (Col.18, Line 36 to Col. 19, Line 15);

(c) connecting said client application to said first financial information server in accordance with said interface (Col. 18, Lines 36-62) ; (d) obtaining financial data from said first financial information server in accordance with said interface (Col. 18, Line43-67); (e) connecting said client application to said second financial information server in accordance with said interface (Col. 18, Line 43 to Col. 19, line 27, Col. 19, line 65 to Col. 20, Line 19); (f) obtaining financial data from said second financial information server in accordance with said interface (Col. 18, Line 43 to Col. 19, line 27, Col. 19, line 65 to Col. 20, Line 19); and (g) processing at said client application said financial data from said first and second financial information servers (Col. 18, Line 43 to Col. 19, line 27, Col. 19, line 65 to Col. 20, Line 19, Col. 29, Lines 1-13).

Regarding Claim 45, Moss et al. teaches first and second financial information servers provide the same financial services (Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 46, Moss et al. teaches first financial information server provides financial data from a first financial information services provider and said second financial information server provides financial data from a second financial information services provider (Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 47, Moss et al. teaches first financial information server and said second financial information server provide financial data from a first financial information services provider (Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 48, Moss et al. teaches first financial information server and said second financial information server are operational at geographically independent sites (Col. 18, Line 36 to Col. 19, Line 5).

Regarding Claim 49, Moss et al. teaches first financial information server and said second financial information server are operational at the same site (Col. 18, Line 36 to Col. 19, Line 5, Col. 29, Lines 1-13).

Regarding Claim 50, Moss et al. teaches connecting said client application to said third server comprises connecting said client application to said third server by naming said third server in a financial information service request (Col. 18, Line 36 to Col. 19, Line 15, Col. 29, Lines 1-13).

Regarding Claim 51, Moss et al. teaches financial information service request comprises a financial information server name (Col. 18, Lines 36- 62, Col. 19, line 65 to Col 20, Line 12).

Regarding Claim 52, Moss et al. teaches financial information service request comprises an identifier for a financial institution, an account number, and type of information requested (Col. 18, Lines 36-62, Col. 19, Line 65 to Col. 20, Line 12).

Regarding Claim 53, Moss et al. teaches naming a financial information server in said financial information service request (Col. 18, Lines 36-62).

Regarding Claim 56, Moss et al. teaches connecting a client application to a third server to locate said interface comprises locating said interface in accordance with a name for said first financial information server (Col. 18, Line 36 to Col. 19, Line 15).

Regarding Claim 57, Moss et al. teaches interface is binary (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 58, Moss et al. teaches interface is text-based (Col. 15, Lines 46-64, Col. 14, line 62 to Col. 15, Line10).

Regarding Claim 64, Moss et al. teaches client application is adapted to transmit a financial information request directly to said third server (Col. 18, Line 43 to Col. 19, Line 15).

Regarding Claim 68, Moss et al. teaches first financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object (Col. 2, Line 67 to Col. 3, Line 13, Col. 8, Lines 30-39, Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 69, Moss et al. teaches second financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object (Col. 2, Line 67 to Col. 3, Line 13, Col. 8, Lines 30-39, Col. 18, Line 43 to Col. 19, Line 5).

Regarding Claim 72, Moss et al. teaches a second interface adapted for communication with said first financial information server (Col. 18, Lines 43 to Col. 19, Line 5).

Regarding Claim 72, Moss et al. teaches comprising: (h) defining a second interface adapted for communication with said first financial information server (Col. 18, line 36 to Col. 19, Line 5); (i) connecting said client application to said third server to locate said second interface (Col. 18, line 36 to Col. 19, Line 5, Col. 19, line 65 to Col. 20, Line 15); (j) connecting said client application to said first financial information server in accordance with said second interface (Col. 18, line 36 to Col. 19, Line 5); (k) obtaining financial data from said first financial information server in accordance with said second interface (Col. 18, line 36 to Col. 19, Line 5);; and (l) displaying at said client application said financial data from said first financial information server (Col. 8, Lines 30-39, Col. 16, Lines 60-67, Col.17, Line 1, Col. 25, Lines 48-67).

Regarding Claim 73, Moss et al. teaches second interface is selected from the group consisting of binary or text-based interfaces (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57, Col. 15, Lines 46-64, Col. 14, line 62 to Col. 15, Line10).

Regarding Claim 74, Moss et al. teaches a method for processing financial information requests (Col. 1, lines 38-49) comprising: (a) transmitting a financial information request from a client application to a first server (Col. 4, Line 40 to Col. 5, Line 11, Col.5, Lines 26-38, Col. 29,

Lines 1-13); (b) identifying a financial information server to service said financial information request (Col. 18, Lines 43-49); (c) locating at said first server an interface for said financial information server (Col. 18, Lines 43-54); (d) connecting said client application to said financial information server in accordance with said interface (Col. 18, lines 43-62); (e) obtaining financial data from said financial information server in accordance with said financial information request (Col. 18, lines 63-67); (f) transmitting said financial data from said financial information server to said client application (Col. 19, Lines 27-37); and (g) processing said financial data at said client application (Col. 19, Lines 38-49).

Regarding Claim 75, Moss et al. teaches transmitting a financial information request from a client application to a first server comprises transmitting a financial information request from a client application to a name server (Col.18, Lines 43-67, Col. 19, Lines 16-22, Lines 27-49, Col. 19, Line 66 to Col. 20, Line 19).

Regarding Claim 76, Moss et al. teaches identifying a financial information server to service said financial information request comprises performing a look up at said name server to identify said financial information server (Col. 18, Lines 43-67, Col. 19, Lines 16-22, Lines 27-49, Col. 19, Line 66 to Col. 20, Line 19).

Regarding Claim 77, Moss et al. teaches performing a look up comprises performing a look up using a name of a financial information server in said financial information request (Col.

18, Lines 43-67, Col. 19, Lines 6-15, Lines 16-22, Lines 27-49, Col. 19, Line 66 to Col. 20, Line 19).

Regarding Claim 78, Moss et al. teaches financial information request comprises an identifier for a financial institution, an account number, and type of information requested (Col. 19, line 65 to Col. 20, line 19, Col. 18, Lines 43-62).

Regarding Claim 79, Moss et al. teaches financial information request comprises an identifier for a financial institution, an account number, and type of information requested (Col. 19, line 65 to Col. 20, line 19, Col. 18, Lines 43-62).

Regarding Claim 80, Moss et al. teaches transmitting a financial information request from a client application to a first server comprises transmitting a financial information request initiated by a financial services provider from a client application to a first server (Col. 19, line 65 to Col. 20, line 19, Col. 18, Lines 43-62, Col. 4, Line 40 to Col. 5, Line 11, Col.5, Lines 26-38, Col. 29, Lines 1-13).

Regarding Claim 81, Moss et al. teaches transmitting a financial information request from a client application to a first server comprises transmitting a financial information request initiated by a financial services customer from a client application to a first server (Col. 19, line 65 to Col. 20, line 19, Col. 18, Lines 43-62, Col. 4, Line 40 to Col. 5, Line 11, Col.5, Lines 26-38, Col. 29, Lines 1-13).

Regarding Claim 86, Moss et al. teaches further comprising: (i) modifying said interface (Col. 29, Lines 1-13, Col. 19, Lines 1-27, Col. 19, Line 66 to Col. 20, Line 19); (j) transmitting a second financial information request from said client application to said first server (Col. 18, Lines 43-67); (k) connecting said client application to said financial information server in accordance with said modified interface (Col. 19, Lines 1-27, Col. 19, Line 66 to Col. 20, Line 19, Col. 18, Lines 43-67); (l) obtaining financial data from said financial information server in accordance with said second financial information request (Col. 18, Line 43 to Col. 19, line 27); (m) transmitting said financial data from said financial information server to said client application (Col. 19, Line 66 to Col. 20, Line 19); and (n) processing said financial data at said client application (Col. 19, Line 27 to Col. 20, Line 19, Col. 18, Lines 36-67, Col. 16, Lines 60-66).

Regarding Claim 87, Moss et al. teaches further comprising: (i) modifying said financial information server (Col. 19, Lines 16-37 software controlled, as per written software, Col.29, lines 1-13); (j) transmitting a second financial information request from said client application to said first server (Col. 18, Line 36 to Col. 19, Line 5); (k) connecting said client application to said modified financial information server in accordance with said interface (Col. 18, Line 36 to Col. 19, Line 5, Col. 19, Lines 16-27); (l) obtaining financial data from said modified financial information server in accordance with said second financial information request (Col. 18, Line36 to Col. 19, Line 5)(m) transmitting said financial data from said modified financial information server to said client application (Col. 18, Lines 36- 67, Col.19, Line 66 to Col.20, Line 19); and

(n) processing said financial data at said client application (Col. 19, Line 27 to Col. 20, Line 19, Col. 18, Lines 36-67, Col. 16, Lines 60-66).

Regarding Claim 88, Moss et al. teaches further comprising: (i) defining a second interface for said financial information server (Col. 19, Line 1-37, Col. 29, Lines 1-13); (j) transmitting a second financial information request from said client application to said first server (Col. 18, Lines 43-62, Col. 19, Lines 1-5, Col. 19, Lines 16-37); (k) connecting said client application to said financial information server in accordance with said second interface (Col. 18, Lines 43-62, Col. 19, Lines 1-5, Col. 19, Lines 16-37, Col. 19, line 66 to Col. 20, Line 19); (l) obtaining financial data from said financial information server in accordance with said second financial information request (Col. 18, Lines 43-62, Col. 19, Lines 1-5, Col. 19, Lines 16-37, Col. 19, line 66 to Col. 20, Line 19); (m) transmitting said financial data from said financial information server to said client application (Col. 18, Lines 36- 67, Col.19, Line 66 to Col.20, Line 19); and (n) processing said financial data at said client application (Col. 19, Line 27 to Col. 20, Line 19, Col. 18, Lines 36-67, Col. 16, Lines 60-66).

Regarding Claim 91, Moss et al. teaches (i) defining a second financial information server (Col. 19, Lines 1-5, Lines 16-27); (j) transmitting a second financial information request from said client application to said first server (Col. 19, Line 66 to Col.20, Line 19, Col. 18, lines 43-67); (k) connecting said client application to said second financial information server in accordance with said interface (Col. 19, Line 16 to Col. 20, Line 19); (l) obtaining financial data from said second financial information server in accordance with said second financial

information request (Col. 19, Lines 1-5, Lines 16-65); (m) transmitting said financial data from said second financial information server to said client application (Col. 18, Lines 36- 67, Col.19, Line 66 to Col.20, Line 19); and (n) processing said financial data at said client application (Col. 19, Line 27 to Col. 20, Line 19, Col. 18, Lines 36-67, Col. 16, Lines 60-66).

Regarding Claim 92, Moss et al. teaches interface is binary (Col. 19, Lines 50-65, encryption key numbers bare binary, Col. 21, Lines 64-67, Col. 10, Lines 21-47, Col. 11, Lines 45-57).

Regarding Claim 93, Moss et al. teaches interface is text-based (Col. 15, Lines 46-64, Col. 14, line 62 to Col. 15, Line10).

Regarding Claim 98, Moss et al. teaches interface defines an application-level protocol (Col. 18, Lines 49-62, Col. 8, Lines 51-67).

Regarding Claim 102, Moss et al. teaches financial data comprises credit and debit card, checking account, and bill paying data (Col. 18, Lines 43-62, Col. 7, Line 60 to Col. 8, Line 39).

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5. Claims 30-34,41,42,59-63,70,71,89,90,94-97 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moss et al. (5,485,370) in view of Butterworth et al. (5,457,797).

Regarding Claim 30, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6), based on a distributed system architecture (Col. 18, Lines 9-13, 16-18).

However, Moss et al. fails to teach interface is implemented as a class.

However, Butterworth et al. teaches interface is implemented as a class (Col. 7, Lines 49-53, Col. 18, Lines 58-60).

Thus it would have been obvious to one in the ordinary skill in the art at the time of invention was made to incorporate the teaching of Butterworth et al. in Moss et al. teaching, to be able to run the application program easily in an environment by assigning the specific partition to run on available equipment.

Regarding Claim 31, Butterworth et al. teaches interface is an object (Col. 7, Lines 40-48).

Regarding Claim 32, Butterworth et al. teaches interface groups operations and attributes (Col. 7, Lines 49-66).

Regarding Claim 33, Butterworth et al. teaches interface is procedural (Col. 18, Lines 25-28, Col. 11, Lines 18-24, Col. 2, Lines 50-56).

Regarding Claim 34, Butterworth et al. teaches first and second financial information servers operate on a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Computing Platform (Col. 18, Lines 25-28).

Regarding Claim 41, Butterworth et al. teaches a first database server adapted to provide financial information to said first financial information server (Col. 10, Lines 1-12, 38-46, 47-60).

Regarding Claim 42, Butterworth et al. teaches database server is a SQL server (Col. 18, Lines 48-50, Col. 19, Lines 13-18).

Regarding Claim 59, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6) based on a distributed system architecture (Col. 18, Lines 9-13, 16-18). Butterworth et al. teaches interface is implemented as a class (Col. 7, Lines 49-53, Col. 18, Lines 58-60).

Regarding Claim 60, Butterworth et al. teaches interface is an object (Col. 7, Lines 40-48).

Regarding Claim 61, Butterworth et al. teaches interface groups operations and attributes (Col. 7, Lines 49-66).

Regarding Claim 62, Butterworth et al. teaches interface is procedural (Col. 18, Lines 25-28, Col. 11, Lines 18-24, Col. 2, Lines 50-56).

Regarding Claim 63, Butterworth et al. teaches first and second financial information servers operate on a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Computing Platform (Col. 18, Lines 25-28).

Regarding Claim 70, Butterworth et al. teaches a first database server adapted to provide financial information to said first financial information server (Col. 10, Lines 1-12, 38-46, 47-60).

Regarding Claim 71, Butterworth et al. teaches database server is a SQL server (Col. 18, Lines 48-50, Col. 19, Lines 13-18).

Regarding Claim 89, Butterworth et al. teaches obtaining financial data from said financial information server comprises transmitting financial data from a database server to said financial information server (Col. 10, Lines 1-12, 38-46, 47-60).

Regarding Claim 90, Butterworth et al. teaches transmitting financial data from a database server to said financial information server comprises transmitting financial data from a SQL server (Col. 18, Lines 48-50, Col. 19, Lines 13-18).

Regarding Claim 94, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6) based on a distributed system architecture (Col. 18, Lines 9-13, 16-18). Butterworth et al. teaches interface is implemented as a class (Col. 7, Lines 49-53, Col. 18, Lines 58-60).

Regarding Claim 95, Butterworth et al. teaches interface is an object (Col. 7, Lines 40-48).

Regarding Claim 96, Butterworth et al. teaches interface groups operations and attributes (Col. 7, Lines 49-66).

Regarding Claim 97, Butterworth et al. teaches interface is procedural (Col. 18, Lines 25-28, Col. 11, Lines 18-24, Col. 2, Lines 50-56).

6. Claims 36,54,55,65-67,82-85,99-101 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moss et al. (5,485,370) in view of Gibson et al. (5,758,351).

Regarding Claim 36, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6) based on a distributed system architecture (Col. 18, Lines 9-13, 16-18).

However, Moss et al. fails to teach client application is a Microsoft Windows Application.

Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16).

Thus it would have been obvious to one in the ordinary skill in the art at the time of invention was made to incorporate the teaching of Gibson et al. in Moss et al. teaching, to be able to have a method and system which make the assembly of information systems from reusable components more amenable to less technically-skilled and more business oriented personal by providing a high level description of reusable components and by providing a method and system for easily relocating the reusable components and assembling them into applications.

Regarding Claim 54, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16) and client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 55, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16) and client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 65, Moss et al. teaches an on-line financial information service system (Col. 2, Lines 62-66, Col. 3, Lines 1-6) based on a distributed system architecture (Col. 18, Lines 9-13, 16-18). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16).

Regarding Claim 66, Moss et al. teaches client application is adapted to transmit a financial information request through a web server to said third server (Col. 29,lines 1-13, Col. 18, Line 43 to Col. 19, Line 15).

Regarding Claim 67, Gibson et al. teaches client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 82, Moss et al. teaches connecting said client application to said financial information server in accordance with said interface comprises connection said client application to said financial information server (Col. 18, Lines 43-62) Gibson et al. connecting said client application to said financial information server in accordance with said interface

comprises connection said client application to said financial information server in accordance with a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Platform (Col. 2, Lines 20,21, Lines 27-37).

Regarding Claim 83, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16) and client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 84, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16) and client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 85, Moss et al. teaches client application is selected from the group consisting of Microsoft.RTM. Windows.TM. applications, browsers, text-terminals applications, X.25 transactions, and telephony applications (Col. 19, Lines 30-37, Col. 17, Lines 58-60, Col. 10, Lines 28-32). Gibson et al. teaches client application is a Microsoft Windows Application (Col. 6, Line 66 to Col. 7, Line16) and client application is a web browser (Col. 5, Lines 36-45).

Regarding Claim 99, Moss et al. teaches connecting said client application to said financial information server in accordance with said interface comprises communicating in accordance with synchronous procedure calls (Col. 18, Lines 49-62, Col. 8, Lines 51-67, Col. 20, Lines 27-39, Col. 24, Lines 51-67).

Gibson et al. teaches connecting said client application to said financial information server in accordance with said interface comprises communicating in accordance with synchronous procedure calls (Col. 2, lines 17-31)

Regarding Claim 100, Gibson et al. teaches connecting said client application to said financial information server (Col. 2, Lines 17-21, Lines 45-51) comprises connecting said client application to said financial information server in accordance with TCP/IP protocol (Col. 2, Lines 17-31, Lines 45-51, Col. 32, lines 39-47).

Regarding Claim 101, Moss et al. teaches financial information server is an object selected from the group consisting of a card object, a checking object, and a bill pay object (Col. 18, Lines 43-62, Col. 7, Line 60 to Col. 8, Line 39).Gibson et al. teaches financial information server is an object selected from the group consisting of (Col. 34, Line 58 to Col. 35, Line 18).

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Applicant is informed that all of the other additional cited references either anticipate or render the claims obvious. In order to not to be repetitive and exhaustive, the examiner did draft additional rejection based on those references.

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Lawton et al. (5,832,100) Method and apparatus for converting documents between paper medium and electronic media using a user profile.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Prabodh M Dharia whose telephone number is 703-605-1231. The examiner can normally be reached on M-F 8AM to 5PM.

10. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bipin Shalwala can be reached on 703-3054938. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

11. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

PD

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September 7, 2004

VIJAY SHANKAR
PRIMARY EXAMINER